B 1 (Official F@ 12420 Doc 1 Filed 05/15/08 Entered 05/15/08 16:43:54 Desc Main United States Bank Dotten Centre Page 1 of 54 **Voluntary Petition** Northern District of Illinois **Eastern Division** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Marrufo, Jose, T. Marrufo, Bertha, A. All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years Bertha A. Alvarez Jose M. Valdez Jose Marrufo Valde Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more more than one, state all): 0751 than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 2021 Narcissus Ave., #1W 2021 Narcissus Ave., #1W Hanover Park, IL Hanover Park, IL ZIP CODE 60133 ZIP CODE 60133 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) the Petition is Filed (Check one box) (Check one box) (Check one box.) Health Care Business ☐ Chapter 15 Petition for Chapter 7 ☐ Single Asset Real Estate as defined in 11 Recognition of a Foreign Individual (includes Joint Debtors) Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Corporation (includes LLC and LLP) Railroad ☐ Chapter 15 Petition for Partnership Stockbroker Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities, Nonmain Proceeding Chapter 13 ☐ Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ■ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors V 100-200-50-1.000-5.001-10.001-25.001-50.001-Over 99 199 10 000 25 000 50,000 100 000 100,000 5 000 Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 to \$1 billion billion \$1 to \$10 to \$50 million million million million million Estimated Liabilities $\mathbf{\Lambda}$ \$500,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$50,001 to \$100,001 to More than \$1 \$500,000,001 to \$100 \$50,000 \$100,000 \$1 to \$10 to \$50 to \$500 \$500,000 billion to \$1 billion million million million million million

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Voluntary Petition Document	Nanage 2.0fs 54					
(This page must be completed and filed in every case) Jose T. Marrufo, Bertha A. Marrufo						
All Prior Bankruptcy Cases Filed Within La	st 8 Years (If more than two, attach additional sheet.)	_				
Location Where Filed: NONE	Date Filed:					
Location Where Filed:	Case Number:	Date Filed:				
Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor (If more than one, attach ad	lditional sheet)				
Name of Debtor: NONE	Case Number:	Date Filed:				
District:	Relationship:	Judge:				
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B (To be completed if debtor is whose debts are primarily con I, the attorney for the petitioner named in the foregoi have informed the petitioner that [he or she] may pro 12, or 13 of title 11, United States Code, and have e available under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b).	nsumer debts) ing petition, declare that I occed under chapter 7, 11, explained the relief				
Exhibit A is attached and made a part of this petition.	X Signature of Attorney for Debtor(s)	5/15/2008 Date				
	Gregory J. Martucci	6185842				
Ext	hibit C					
Does the debtor own or have possession of any property that poses or is alleged to pose a Yes, and Exhibit C is attached and made a part of this petition. No	threat of imminent and identifiable harm to public heal	th or safety?				
Exh	aibit D					
(To be completed by every individual debtor. If a joint petition is filed, each spouse must	t complete and attach a separate Exhibit D.)					
☐ Exhibit D completed and signed by the debtor is attached and made a part of the	his petition.					
If this is a joint petition:	•					
•						
Exhibit D also completed and signed by the joint debtor is attached and made a Information Regard	ding the Debtor - Venue					
` •	applicable box)					
Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 c		iys immediately				
There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.					
Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a federal					
	des as a Tenant of Residential Property oplicable boxes.)					
Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, complete the following).					
	(Name of landlord that obtained judgment)					
	(Address of landlord)					
Debtor claims that under applicable nonbankruptcy law, there are of entire monetary default that gave rise to the judgment for possession		ed to cure the				
Debtor has included in this petition the deposit with the court of an filing of the petition.	ny rent that would become due during the 30-day period	l after the				
Debtor certifies that he/she has served the Landlord with this certifies	fication. (11 U.S.C. § 362(1)).					

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B 1 (Official F@mgs) (1098) 12420 Doc 1 Filed 05/15/08 Voluntary Petition Document	8 Entered 05/15/08 16:43:54 Desc Man B1, Page 1 Nage 2 1 Nage 3 10 15 15 16 16 16 16 16 16 16 16 16 16 16 16 16			
Voluntary Petition (This page must be completed and filed in every case) Document	` '			
(This page must be completed and filed in every case)	Jose T. Marrufo, Bertha A. Marrufo			
Sign	natures			
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative			
I declare under penalty of perjury that the information provided in this petition is true	I declare under penalty of perjury that the information provided in this petition is true			
and correct. [If petitioner is an individual whose debts are primarily consumer debts and has	and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.			
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12	·			
or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.)			
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X s/ Jose T. Marrufo	X Not Applicable			
Signature of Debtor Jose T. Marrufo	(Signature of Foreign Representative)			
X s/ Bertha A. Marrufo				
Signature of Joint Debtor Bertha A. Marrufo	(Printed Name of Foreign Representative)			
Telephone Number (If not represented by attorney)				
5/15/2008 Date	Date			
Signature of Attorney	Signature of Non-Attorney Petition Preparer			
X	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined			
Signature of Attorney for Debtor(s)	in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the			
Gregory J. Martucci Bar No. 6185842	debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been			
Printed Name of Attorney for Debtor(s) / Bar No.	promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount			
Law Office of Gregory J. Martucci, P.C.	before preparing any document for filing for a debtor or accepting any fee from the debtor,			
Firm Name	as required in that section. Official Form 19 is attached.			
203 E. Irving Park Road Roselle, IL 60172				
Address	Not Applicable			
	Printed Name and title, if any, of Bankruptcy Petition Preparer			
(630) 980-8333 (630) 980-8404				
Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of			
5/15/2008	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)			
Date				
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address			
Signature of Debtor (Corporation/Partnership)	X Not Applicable			
I declare under penalty of perjury that the information provided in this petition is true				
and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date			
	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.			
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Names and Social-Security numbers of all other individuals who prepared or assisted			
xx Not Applicable	in preparing this document unless the bankruptcy petition preparer is not an			
X Not Applicable Signature of Authorized Individual	individual.			
	If more than one person prepared this document, attach to the appropriate official form for each person.			
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and			
	the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.			
Title of Authorized Individual	3.2.7			
Date				
2000				

Case 08-12420 Doc 1 Filed 05/15/08 Entered 05/15/08 16:43:54 Desc Main Document Page 4 of 54 Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois Eastern Division

In re:	Jose T. Marrufo	Bertha A. Marrufo	Case No.	
	Debtor(s)		-	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

ın

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court ca dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another pankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities or available credit counseling and assisted me in performing a related budget analysis, and I have a certificate rom the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
□ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities or available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your cankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone

Case 08-1242 Official Form 1, Exh		Filed 05/15/08 Document ont.	Entered 05/15/08 16:43:5 Page 5 of 54	4 Desc Main		
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.						
I certify under penalty of perjury that the information provided above is true and correct.						
Signature of Debtor:	s/ Jose T. Marro					
Date: <u>5/15/2008</u>						

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois Eastern Division

In re:	Jose T. Marrufo	Bertha A. Marrufo	Case No.	
	Debtor(s)		-	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit n

counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court cadismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another pankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities or available credit counseling and assisted me in performing a related budget analysis, and I have a certificate rom the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
□ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities or available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your pankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filewithin the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.

Case 08-1242 Official Form 1, Exh		Filed 05/15/08 Document Cont.	Entered 05/15/08 16:43:54 Page 7 of 54	Desc Main		
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.						
I certify under penalty of perjury that the information provided above is true and correct.						
Signature of Debtor:	s/ Bertha A. I Bertha A. Ma					
Date: <u>5/15/2008</u>						

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B6A (Official Form 6A) (12/07)

In re:	Jose T. Marrufo	Bertha A. Marrufo	Case No.	
		Debtors	•,	(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Total	>	0.00	

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re	Jose T. Marrufo	Bertha A. Marrufo		Case No.	
			Debtors	-,	(If known)

SCHEDULE B - PERSONAL PROPERTY

			1	
TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash		50.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Chase Bank Hanover Park, IL #1110020726508	J	25.00
Security deposits with public utilities, telephone companies, landlords, and others.	Х			
Household goods and furnishings, including audio, video, and computer equipment.		Used Furniture	J	150.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CDs + DVDs	J	20.00
6. Wearing apparel.		Used Clothing	J	75.00
7. Furs and jewelry.		Jewelry	J	50.00
Firearms and sports, photographic, and other hobby equipment.	х			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

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B6B (Official Form 6B) (12/07) -- Cont.

n re	Jose T. Marrufo	Bertha A. Marrufo		Case No.	
			Debtors	- ,	(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
 Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Dodge Caravan	W	5,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	Χ			
31. Animals.	Χ			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	Χ			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		1 continuation sheets attached Tota	al >	\$ 5,870.00

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B6C (Official Form 6C) (12/07)

In re	Jose T. Marrufo	Bertha A. Marrufo		Case No.	
	-		Debtors		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Books, CDs + DVDs	735 ILCS 5/12-1001(b)	20.00	20.00
Cash	735 ILCS 5/12-1001(b)	50.00	50.00
Checking Account Chase Bank Hanover Park, IL #1110020726508	735 ILCS 5/12-1001(b)	25.00	25.00
Jewelry	735 ILCS 5/12-1001(b)	50.00	50.00
Used Clothing	735 ILCS 5/12-1001(a),(e)	75.00	75.00
Used Furniture	735 ILCS 5/12-1001(b)	150.00	150.00

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B6D (Official Form 6D) (12/07)

In re	Jose T. Marrufo	Bertha A. Marrufo	,	Case No.	
		Debto	ors		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 100284xxxx Chrylser Financial P.O. Box 2993 Milwaukee, WI 53201-2993	х	н	Security Agreement 2005 Dodge Caravan VALUE \$5,500.00				14,510.73	0.00

continuation sheets attached

0

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 14,510.73	\$ 0.00
\$ 14,510.73	\$ 0.00

(Report also on Summary of (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Case 08-12420

Document

Debtors

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or

B6E (Official Form 6E) (12/07)

In re

Jose T. Marrufo Bertha A. Marrufo

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

¥	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
арр	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying spendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of remors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 07 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
ano	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug ther substance. 11 U.S.C. § 507(a)(10).
adju	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of istment.

1 continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re	Jose T Marrufo	Bertha A. Marrufo	Case No.	
	0000 11 111011010	Debtors	_,	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ➤ (Totals of this page)

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total >
(Use only on last page of the completed
Schedule E. If applicable, report also on the
Statistical Summary of Certain Liabilities
and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

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B6F (Official Form 6F) (12/07)

In re	Jose T. Marrufo	Bertha A. Marrufo	Case No.	
	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Debtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
	W				1	
I	-					0.00
		Collector for Advanced Surgical Associates				
	w					109.62
Alexian Brothers Home Health 1515 E. Lake Street, Ste. 210 Hanover Park, IL 60133		Medical Bill				
	w					1,259.53
		Medical Bill				
	w					744.67
		Medical Bill				
	w					106.16
		Collector for Avon				
		w	Medical Bill W Medical Bill W Medical Bill W Medical Bill	Medical Bill W Medical Bill W Medical Bill W Medical Bill	Medical Bill W Medical Bill W Medical Bill W Medical Bill	Medical Bill W Medical Bill W Medical Bill W Medical Bill

18 Continuation sheets attached

Subtotal > \$ 2,219.98

Total > (Use only on last page of the completed Schedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose T. Marrufo	Bertha A. Marrufo	Case No.	
		Debtors	(If k	nown)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. A40785643		Н					0.00
Allied Interstate, Inc. 3000 Corporate Exchange Dr., 5th Fl. Columbus, OH 43231			Collector for LVNV Funding				
ACCOUNT NO. Various		w					444.00
American Collections 919 Estes Court Schaumburg, IL 60193		Collector for Advanced Surgical Associates					
ACCOUNT NO. 5547-6198-5710-02		J					200.00
Amoco Card Memeber Services P.O. Box 15148 Wilmington, DE 19886-5148			Misc. Credit Card Use				
ACCOUNT NO.		w					600.00
Animal Hospital of Streamwood 904 E. Irving Park Road Streamwood, IL 60107		Medical Bill					
ACCOUNT NO. CG8891307750941		w					0.00
Asset Acceptance, LLC P.O. Box 2036 Warren, MI 48090-2036			Collector for GE Money Bank				

Sheet no. $\underline{1}$ of $\underline{18}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 1,244.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose T. Marrufo	Bertha A. Marrufo	Case No.
		Debtors	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. CG8891307750941		w					809.69
Asset Acceptance, LLC P.O. Box 2036 Warren, MI 48090-2036			Collector for GE Money Bank				
ACCOUNT NO. 292800xxxx		Н					554.00
Asset Management Systems. Inc. 3146 Northeast Expy NE 3 Atlanta, GA 30341-5345	<u> </u>		Collector for Cingular				
ACCOUNT NO. 4357-6602-0063-8346		Н					2,418.00
Banco Popular 155 Vanguard St. Orlando, FL 32819			Misc. Credit Card Use				
ACCOUNT NO. 5268-3500-0117-4957		w					424.87
Best Buy Retail Services P.O. Box 15521 Wilmington, DE 19850-5521		Misc. Credit Card Use					
ACCOUNT NO. 4105287		w					19.25
Biehl & Biehl, Inc. P.O. Box 87410 Carol Stream, IL 60188-7410			Collector for Chicago Tribune				

Sheet no. $\underline{2}$ of $\underline{18}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 4,225.81

Total > \$

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose T. Marrufo	Bertha A. Marrufo	Case No.
	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Debtors	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 06 M1 159852		Н					0.00
Blatt, Hasenmiller, Leibsker & Moore 125 S. Wacker Dr., Ste. 400 Chicago, IL 60606-4440			Notice to Attorney for Palisades Acquisition XVI, LLC				
ACCOUNT NO. 5458-0056-0163-5795		Н					3,466.44
Blatt, Hasenmiller, Leibsker & Moore 125 S. Wacker Dr., Ste. 400 Chicago, IL 60606-4440		Collector for Palisades Acquisition XVI, LLC					
ACCOUNT NO. 06 M1 159852		Н					0.00
Blatt, Hasenmiller, Leibsker & Moore 125 s. Wacker Dr., Ste. 400 Chicago, IL 60680-5463			Notice to Attorney for Wage Garnishment				
ACCOUNT NO. Various		Н					586.40
Bonaventure Medical Foundation P.O. 843147 Boston, MA 843147		Medical Bill					
ACCOUNT NO. 9264304		Н					653.98
Bureau of Collection Recovery 7575 Corporate Way Eden Prairie, MN 55344			Collector for Cingular Wireless				

Sheet no. $\underline{3}$ of $\underline{18}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 4,706.82

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose T. Marrufo	Bertha A. Marrufo	Case No.	
		Debtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9061553		Н					410.05
Calvalry Portfolio Services P.O Box 1017 Hawthorne, NY 10532			Collector for AT&T				
ACCOUNT NO. 4791-0600-0235-1244		Н					0.00
Capitol Management Services 726 Exchange Street, Ste. 700 Buffalo, NY 14210			Collector for LVNV Funding				
ACCOUNT NO. 5291-1517-1336-7546		J					0.00
Capitol One P.O. Box 30285 Salt Lake City, UT 84130-0285			Misc. Credit Card Use				
ACCOUNT NO.		w					109.80
Cardiovascular Associates Dept. 20 1027, P.O. Box 5940 Carol Stream, IL 60197			Medical Bill				
ACCOUNT NO. 41719492		Н					229.00
CB National P.O. Box 163250 Columbus, OH 43216			Collector for MCI				

Sheet no. $\underline{4}$ of $\underline{18}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

748.85 Subtotal >

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose T. Marrufo	Bertha A. Marrufo	Case No.
		Debtors	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Various		w					0.00
CBCS P.O. Box 69 Columbus, OH 43216			Collector for MCI				
ACCOUNT NO. 1244095		w					343.04
CCS Medical 14255 49th Street N., Ste. 301 Clearwater, FL 33762		Medical Bill					
ACCOUNT NO. 4266-8410-9293-3306		w					171.00
Chase NA 800 Brookside Blvd. Westerville, OH 43081			Misc. Credit Card Use				
ACCOUNT NO. 1727-2039-8479-6029		J					200.00
Circuit City P.O. Box 100018 Kennesaw, GA 30156-9204		Misc. Credit Card Use					
ACCOUNT NO. 8798100850055317							133.94
Comcast P.O. Box 3001 South Eastern, PA 19398			services				

Sheet no. $\underline{5}$ of $\underline{18}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

847.98 Subtotal >

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose T. Marrufo	Bertha A. Marrufo	Case No.	
		Debtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		W					0.00
Credigy Services P.O. Box 18070 Hauppauge, NY 11788-8870			Collector for Associates Master Card				
ACCOUNT NO. 06-014599747		w					34.11
Credit Collection Service Two Wells Ave., Dept. 9135 Newton, MA 02459	L		Collector for Allstate Indemnity Co.				
ACCOUNT NO.		Н					165.15
Credit Mangement Services 9525 Sweet Valley Drive Valley View, OH 44125			Collector for Dr. Bruce Grossman				
ACCOUNT NO.		w					338.60
Dr. George Wyhinny 810 Biesterfield Rd., #730 Elk Grove, IL 60007			Medical Bill				
ACCOUNT NO.		J					200.00
Dr. Myron Wolf 800 Biesterfield Road, Ste. 625 Elk Grove, IL 60007			Medical Bill				

Sheet no. $\underline{6}$ of $\underline{18}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

737.86 Subtotal >

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose T. Marrufo	Bertha A. Marrufo	Case No.
		Debtors	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Unknown		w					200.00
Dr. Paul Menet 231 S. Gary Ave. Bloomingdale, IL 60108			Medical Bill				
ACCOUNT NO.		w					96.00
Dr. Perakis 1701 E. Woodfield Rd., Ste. 1000 Schaumburg, IL 60173			Medical Bill				00.00
ACCOUNT NO.		w					19.80
Elk Grove Lab Physicians Dept. 77-9154 Chicago, IL 60678			Medical Bill				
ACCOUNT NO. Various		w					445.00
Elk Grove Radiology, SC 75 Remittance Dr., Ste. 6500 Chicago, IL 60675			Medical Bill				
ACCOUNT NO. 805-010-1954-372-585		W					650.00
Fingerhut Credit Advantage 16 McAlinan Road St. Cloud, MN 56303			Misc. Credit Card Use				

Sheet no. $\underline{7}$ of $\underline{18}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 1,410.80

Total > \$ chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose T. Marrufo	Bertha A. Marrufo	Case No.	
		Debtors	_,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J					800.00
Firestone Credit First P.O. Box 81344 Cleavland, OH 44188-0344			Misc. Credit Card Use				
ACCOUNT NO. 10382501		Н					2,977.44
First National Collection Bureau, Inc. 610 Waltham Way Sparks, NV 89434			Collector for Associates				,
ACCOUNT NO. Various		Н	2				4,821.00
Harris & Harris, LTD 600 W. Jackson Blvd., Ste. 700 Chicago, IL 60661			Collector for Alexian Brothers Medical Center				
ACCOUNT NO. Various		Н					123.25
Harris & Harris, LTD 600 W. Jackson Blvd., Ste. 700 Chicago, IL 60661			Collector for St. Alexis Medical Center				
ACCOUNT NO. Various		W					405.00
Harvard Collection Services, Inc. 4839 N. Elston Ave. Chicago, IL 60630-2534			Collector for Elk Grove Lab				

Sheet no. $\underline{8}$ of $\underline{18}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 9,126.69

Total > \$ chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose T. Marrufo	Bertha A. Marrufo	Case No.	
		Debtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5268-3500-0117-4957		w					356.00
HSBC Bank P.O. Box 5253 Carol Stream, IL 60197			Misc. Credit Card Use				
ACCOUNT NO. 4237721827		w					631.00
I.C. Systems 444 Highway 96 East Box 64886 St. Paul, MN 55164-0886	<u> </u>		Collector for Animal Hospital of Streamwood				
ACCOUNT NO.		Н					0.00
ICS Collection Service P.O. Box 646 Oak Lawn, IL 60454-0646			Collector for Bonaventure Medical Group				
ACCOUNT NO.		W					0.00
ICS Collection Service P.O. Box 646 Oak Lawn, IL 60454-0646			Collector for Elk Grove Radiology				
ACCOUNT NO. 13077509411		J					663.00
JCPenney P.O. Box 960001 Orlando, FL 32896-0001			Misc. Credit Card Use				

Sheet no. $\underline{9}$ of $\underline{18}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 1,650.00

Total > chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose T. Marrufo	Bertha A. Marrufo	Case No.	
	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Debtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 15935		w					20.00
Kagan Platstic Surgery 800 Biesterfield, Ste. 302 Elk Grove, IL 60007			Medical Bill				
ACCOUNT NO. 4115457		w					127.00
KCA Financial Services P.O. Box 53 Geneva, IL 60134-2545			Collector for Behinfar Assoc. Radiology				
ACCOUNT NO. 655820272		w					2,883.76
LVNV P.O. Box 10497 Greenville, SC 29603			Collector for Wards				
ACCOUNT NO.		w					0.00
Malcom S. Gerald & Assoc. 332 South Michigan Ave., Ste. 600 Chicago, IL 60604			Collector for Alexian Brothers Home Health				
ACCOUNT NO. Various		J					350.65
Malcom S. Gerald & Assoc. 332 South Michigan Ave., Ste. 600 Chicago, IL 60604			Collector for St. Alexius Medical Center				

Sheet no. $\underline{10}$ of $\underline{18}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 3,381.41

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose T. Marrufo	Bertha A. Marrufo	Case No.	
		Debtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Various		w					1,198.00
Malcom S. Gerald & Assoc. 332 South Michigan Ave., Ste. 600 Chicago, IL 60604			Collector for Alexian Brothers Medical Center				
ACCOUNT NO. P21810		w					35.20
Mark Drug Home Health 1457 W. Schaumburg Road Schaumburg, IL 60194			Medical Bill				
ACCOUNT NO. 8509732726		w					481.21
MCM Debt P.O. Box 939019 San Diego, CA 92123			Collector for Citgo				
ACCOUNT NO. 8509850952		w					487.74
MCM Debt P.O. Box 939019 San Diego, CA 92123			Collector for British Petroleum				
ACCOUNT NO. 00391247		Н					58.40
MEA-AEA LLC P.O. Box 366 Hinsdale, IL 60522			Medical Bill				

Sheet no. $\underline{11}$ of $\underline{18}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 2,260.55

Total > Chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose T. Marrufo	Bertha A. Marrufo	Case No.	
		Debtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 21598636		w					105.60
Medical Center Anesthesia 24123 W. Algonquin Rd., #608 Algonquin, IL 60102-9402			Medical Bill				
ACCOUNT NO. 1461073		w					16.00
Medical Collections Systems 725 S. Wells Ave. , Ste. 700 Chicago, IL 60607			Collector for Emergency Amb. Care				
ACCOUNT NO. Various		w					368.00
Merchants Credit Guide 223 W. Jackson Blvd., Ste. 900 Chicago, IL 60606			Collector for Radiological Consultants of Wo.				
ACCOUNT NO. 8053620333		w					343.00
Merchants Credit Guide 223 W. Jackson Blvd., Ste. 900 Chicago, IL 60606			Collector for DuPage Medical Vascular				
ACCOUNT NO. 8070891438		w					65.00
Merchants Credit Guide 223 W. Jackson Blvd., Ste. 900 Chicago, IL 60606			Collector for Wheaton Eye Clinic				

Sheet no. $\underline{12}$ of $\underline{18}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 897.60

Total > Chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose T. Marrufo	Bertha A. Marrufo	Case No.	
		Debtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 08-070891438		w					408.40
Merchants Credit Guide 223 W. Jackson Blvd., Ste. 900 Chicago, IL 60606			Collector for DuPage Meta-Vascular				
ACCOUNT NO. 31021		w					338.60
Midwest Retina Consultants, S.C. 1875 Dempster, Ste. 640 Park Ridge, IL 60068		Medical Bill					
ACCOUNT NO. 5419310933181197		Н					3,021.46
Nationwide Recovery Solutions 5497 Broadway Street Lancaster, NY 14086-2219			Collector for Associates Master Card				
ACCOUNT NO. 085900000250214756		w	2				376.43
NCO Financial 507 Prudential Road Horsham, PA 19044			Collector for AT&T Wireless				
ACCOUNT NO. Various		W					89.00
Neopath, S.C. 520 E. 22nd St. Lombard, IL 60148			Medical Bill				

Sheet no. $\underline{13}$ of $\underline{18}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 4,233.89

Total > Chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose T. Marrufo	Bertha A. Marrufo	Case No.	
		Debtors	_,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. F14254838		Н					0.00
Northland Group P.O. Box 390846 Edina, MN 55439			Collector for LVNV Funding				
ACCOUNT NO.		w					60.00
Northwest Collectors 3601 Algonquin Rd., Ste. 232 Rolling Meadows, IL 60008-3106	l		Collector for Dr. Arnold Curnyn				
ACCOUNT NO. 2536123829		w					84.00
Northwest Collectors 3601 Algonquin Rd., Ste. 232 Rolling Meadows, IL 60008-3106			Collector for Northwest Health Care Associates				
ACCOUNT NO. 3138122184		w					200.00
Northwest Collectors 3601 Algonquin Rd., Ste. 232 Rolling Meadows, IL 60008-3106			Collector for Lisle-Woodridge Fire Protection				
ACCOUNT NO. 149300		w					125.50
Northwest Health Care Associates 2360 Hassell Road, Ste. F Hoffman Estates, IL 60169			Medical Bill				

Sheet no. $\underline{14}$ of $\underline{18}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

469.50 Subtotal >

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose T. Marrufo	Bertha A. Marrufo	Case No.
		Debtors	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 254845		Н					20.00
NWHC Hoffman Estates Office 2360 Hassell Road, Ste. F Hoffman Estates, IL 60169			Medical Bill				
ACCOUNT NO. 2388		w					395.81
Optimal Health Institute 1415 W. Lake Street Addison, IL 60101			Medical Bill				
ACCOUNT NO.		w					0.00
Paragon Way, Inc. P.O. Box 42829 Austin, TX 78704-0044	ı		Collector for AT&T				
ACCOUNT NO. Various		w					540.00
Pelletettieri & Associates 991 Oak Creek Dr. Lombard, IL 60148			Collector for Alexian Brothers Medical Center				
ACCOUNT NO. 741290A		W					19.40
Radiological Consultants of Woodstock 36311 Treasury Center Chicago, IL 60694			Medical Bill				

Sheet no. $\underline{15}$ of $\underline{18}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 975.21

Total > Sichedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose T. Marrufo	Bertha A. Marrufo	Case No.	
		Debtors	-' (If kr	nown)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. F00021598636		w					744.67
RCS Lock Box 22589 22589 Network Place Chicago, IL 60673			Collector for St. Alexius Medical Center				
ACCOUNT NO. F00021876321		н					350.65
RCS Lock Box 22589 22589 Network Place Chicago, IL 60673			Collector for St. Alexius Medical Center				
ACCOUNT NO. Various		w					100.00
RCS Lock Box 22589 22589 Network Place Chicago, IL 60673			Collector for Alexian Brothers Medical Center				
ACCOUNT NO.		w					125.00
Schaumburg Medicine & Endocrinology 1443 W. Schaumburg Rd., Ste. 210 Schaumburg, IL 60194			Medical Bill				
ACCOUNT NO. 5162-7574-0200-02		W					200.00
Shell Texaco Processing Center Des Moines, IA 50359-0001			Misc. Credit Card Use				

Sheet no. $\underline{16}$ of $\underline{18}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 1,520.32

Total > \$ chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose T. Marrufo	Bertha A. Marrufo	Case No.	
	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Debtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5730697		w					67.00
State Collection Service P.O. Box 6250 Madison, WI 53701			Collector for Elk Grove Village, LLC				
ACCOUNT NO. 4621-2011-6132-2057		w					2,811.16
Stewart & Associates, P.C. P.O. Box 2389 Suwanee, GA 30024	l		Collector for Associates				·
ACCOUNT NO. A10027077		w					60.00
Suburban Associates in Ophthalmology 1100 W. Central Road, Ste. 205 Arlington Heights, IL 60005			Medical Bill				
ACCOUNT NO.		w					350.00
Suburban Surgical Care Specialists 1614 W. Central Rd., Ste. 105 Arlington Heights, IL 60005			Medical Bill				
ACCOUNT NO. 7040-0461-7996-80001		J					16,835.00
Toyota Financial Services 5005 N. River Blvd. Cedar Rapids, IA 52411-6634			Deficiency Claim for 2000 Toyota Sienna				

Sheet no. $\underline{17}$ of $\underline{18}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 20,123.16

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose T. Marrufo	Bertha A. Marrufo	Case No.	
		Debtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

(Continuation Sheet)							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO.		w					0.00
Universal Fidelity, LP P.O. Box 941911 Houston, TX 77094-8911		Collector for Associates Master Card					
ACCOUNT NO. 25869032		н					0.00
Van Ru Credit 8550 Ulmerton Rd., Ste. 225 Largo, FL 33771		Collector for LVNV Funding					
ACCOUNT NO. 5947009		w					29.90
Well Care P.O. Box 69330 Harrisburg, PA 17106-9330		Medical Bill					
ACCOUNT NO. 100802104		w					1,265.00
West Asset Management, Inc. 7171 Mercy Road Omaha, NE 68106		Collector for KCI					
ACCOUNT NO. 328488		w	-				30.20
Wheaton Eye Clinic 2015 N. Main Street Wheaton, IL 60187		Medical Bill					

Sheet no. $\underline{18}$ of $\underline{18}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 1,325.10

Total > \$ 62,105.53

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36G (Official Form 6G) (12/07)			Document	Page 34 of 54	

n re:	Jose T. Marrufo	Bertha A. Marrufo		Case No.	
			Debtors		(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In roy Jose T Marrufo Bertha A	Marrufo		Casa No	

Debtors

SCHEDULE H - CODEBTORS

(If known)

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Humberto Hidalgo	Chrylser Financial
8244 A. Buffalo Ave.	P.O. Box 2993
Chicago, IL 60617	Milwaukee, WI 53201-2993

Case 08-12420 Doc 1 **B6I (Official Form 6I) (12/07)**

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In re Jose T. Marrufo Bertha A. Marrufo

Case	NIA

Debtors

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married		DEPENDENTS OF DEBTOR AND SPOUSE						
		RELATIONSHIP(S):			AGE	(S):		
		Daughter				22		
		Son				13		
Employment:		DEBTOR		SPOUSE				
Occupation	Stock	er						
Name of Employer	Sam's	s Club						
How long employed	8 Yea	rs						
Address of Employer		. Barrington mwood, IL 60107						
INCOME: (Estimate case f		projected monthly income at time		DEBTOR		SPOUSE		
1. Monthly gross wage	es, salary, and	d commissions	\$	2,571.83	\$_	0.00		
(Prorate if not pa 2. Estimate monthly or			\$ —	0.00	\$_	0.00		
3. SUBTOTAL			\$	2.571.83	\$	0.00		
4. LESS PAYROLL D	EDUCTIONS	8		•				
a. Payroll taxes a	and social se	curity	\$	354.53	\$_	0.00		
b. Insurance			\$	347.62	\$_	0.00		
c. Union dues			\$	0.00	\$_	0.00		
d. Other (Specify	y)		\$	0.00	\$_	0.00		
5. SUBTOTAL OF PA	AYROLL DEI	DUCTIONS	\$ <u></u>	702.15	\$_	0.00		
6. TOTAL NET MON	THLY TAKE I	HOME PAY	\$	1,869.68	\$_	0.00		
•	•	f business or profession or farm	<u>l</u>					
(Attach detailed	,		\$	0.00	\$_	0.00		
8. Income from real pr	roperty		\$	0.00	\$_	0.00		
9. Interest and dividen	nds		\$	0.00	\$_	0.00		
 Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. 		\$	0.00	\$_	420.00			
11. Social security or (Specify) Soci	other governnial Security		\$	0.00	\$	718.00		
12. Pension or retirem	-		<u> </u>	0.00		0.00		
13. Other monthly income			_	0.00	_	0.00		
(O'f-)			\$	0.00	\$	0.00		
14. SUBTOTAL OF LINES 7 THROUGH 13			\$			1,138.00		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)			\$	1,869.68		1,138.00		
, ,								
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)			_	\$ 3,007	7.68			

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

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In re Jose T. Marrufo Bertha A. Marrufo

Case No.

Debtors

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

NONE			

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B6J (Official Form 6J) (12/07)

In re Jose T. Marrufo Bertha A. Marrufo	Case No.
Debtors	(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate

ny payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expo iffer from the deductions from income allowed on Form22A or 22C.	enses calculated on	this form may
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a se expenditures labeled "Spouse."	eparate schedule of	
Rent or home mortgage payment (include lot rented for mobile home)	\$	850.00
a. Are real estate taxes included? Yes No ✓		
b. Is property insurance included? Yes No ✓		
2. Utilities: a. Electricity and heating fuel	\$	80.00
b. Water and sewer	\$	0.00
c. Telephone	\$	160.00
d. Other Cable	\$	60.00
3. Home maintenance (repairs and upkeep)	\$	0.00
I. Food	\$	500.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	120.00
7. Medical and dental expenses	\$	150.00
B. Transportation (not including car payments)	\$	300.00
P. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	25.00
b. Life	\$	0.00
c. Health	\$	122.00
d. Auto	\$	0.00
e. Other	\$	0.00
2. Taxes (not deducted from wages or included in home mortgage payments)		
Specify)	\$	0.00
3. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	500.37
b. Other	\$	0.00
4. Alimony, maintenance, and support paid to others		0.00
5. Payments for support of additional dependents not living at your home	\$	0.00
6. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
7. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,		-
f applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,967.37
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the	ne filing of this docu	ment:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	3,007.68
b. Average monthly expenses from Line 18 above	\$	2,967.37
c. Monthly net income (a. minus b.)	\$	40.31

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Jose T. Marrufo	Bertha A. Marrufo	Case No.	
		Debtors	, Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,007.68
Average Expenses (from Schedule J, Line 18)	\$ 2,967.37
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 420.00

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United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Jose T. Marrufo	Bertha A. Marrufo			Case No.	
			Debtors	•	Chapter	7

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$62,105.53
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$62,105.53

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Jose T. Marrufo	Bertha A. Marrufo	Case No.	
		Debtors	Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	2	\$ 5,870.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 14,510.73	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	19		\$ 62,105.53	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 3,007.68
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,967.37
тот	AL	31	\$ 5,870.00	\$ 76,616.26	

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Jose T. Marrufo	Bertha A. Marrufo	. Case No.	
		Debtors		(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	declare under penalty of perjury that I have read the foregoing summ, and that they are true and correct to the best of my knowledge, info	•		
Date:	5/15/2008	Signature:	s/ Jose T. Marrufo	
		•	Jose T. Marrufo	
			Debtor	
Date:	5/15/2008	Signature:	s/ Bertha A. Marrufo	
		•	Bertha A. Marrufo	
			(Joint Debtor, if any)	
		[If joint case	e, both spouses must sign]	

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

			E	astern Division		
In re:	Jose T. Marrufo	Bertha A. Marrufo			Case No.	
			Debtors	 ,		(If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
27,012.00	2006 Debtor's Employment	
28,303.00	2007 Debtor's Employment	
10,919.20	2008 Debtor's Employment	

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
8,340.00	2006 Spouse's Social Security	
5,040.00	2006 Spouse's Child Support	
8,616.00	2007 Spouse's Social Security	
5,040.00	2007 Spouse's Child Support	
2,100.00	2008 Spouse's Child Support	
3,590.00	2008 Spouse's Social Security	

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2

2,550.00

NAME AND ADDRESS OF	DATES OF	AMOUNT	AMOUNT
CREDITOR	PAYMENTS	PAID	STILL OWING
Chrylser Financial P.O. Box 2993 Milwaukee, WI 53201-2993	3/08, 4/08 + 5/08	1,501.11	14,510.73

3/08, 4/08 + 5/08

None **☑** Rent

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90** days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	------------------------------------	--	--------------------------

None **☑** c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AND RELATIONSHIP TO DEBTOR PAYMENT PAID STILL OWING	NAME AND ADDRESS OF CREDITOR	DATE OF	AMOUNT	AMOUNT
	AND RELATIONSHIP TO DEBTOR	PAYMENT	PAID	STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT		COURT OR AGENCY	STATUS OR
AND CASE NUMBER	NATURE OF PROCEEDING	AND LOCATIO	DISPOSITION

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None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE PROPERTY**

Blatt, Hasenmiller, Leibsker & Moore

125 S. Wacker Dr., Ste. 400

Chicago, IL 60606-4440

04/08/2008 \$581.82

Garnishment/Debtor's Paycheck

3

5. Repossessions, foreclosures and returns

None $\mathbf{\Delta}$

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DATE OF REPOSSESSION. AND VALUE OF NAME AND ADDRESS FORECLOSURE SALE. **PROPERTY** OF CREDITOR OR SELLER TRANSFER OR RETURN

6. Assignments and receiverships

None \square

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF NAME AND ADDRESS DATE OF **ASSIGNMENT** OF ASSIGNEE **ASSIGNMENT** OR SETTLEMENT

None $\mathbf{\Lambda}$

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION NAME AND ADDRESS OF COURT DATE OF AND VALUE OF CASE TITLE & NUMBER OF CUSTODIAN **ORDER PROPERTY**

7. Gifts

None $\mathbf{\Lambda}$

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS **RELATIONSHIP DESCRIPTION** OF PERSON TO DEBTOR, DATE AND VALUE OF OR ORGANIZATION IF ANY OF GIFT **GIFT**

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8. Losses

None $\mathbf{\Delta}$

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF **PROPERTY** BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 3/08 - 5/08

AMOUNT OF MONEY OR **DESCRIPTION AND VALUE**

4

Law Office of Gregory J. Martucci, PC 203 E. Irving Park Road Roselle, IL 60172

OF PROPERTY 1,200.00 + Costs

10. Other transfers

None √

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None Ø

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER **DEVICE**

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR

INTEREST IN PROPERTY

11. Closed financial accounts

None $\mathbf{\Delta}$

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE **AMOUNT AND** DATE OF SALE **OR CLOSING**

5

12. Safe deposit boxes

None **☑** List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	NAMES AND ADDRESSES	DESCRIPTION	DATE OF TRANSFER
OF BANK OR	OF THOSE WITH ACCESS	OF	OR SURRENDER,
OTHER DEPOSITORY	TO BOX OR DEPOSITOR	CONTENTS	IF ANY

13. Setoffs

None **☑** List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	DATE OF	AMOUNT OF
NAME AND ADDRESS OF CREDITOR	SETOFF	SETOFF

14. Property held for another person

None
✓

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None **✓**

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None **☑** If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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6

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None \mathbf{Z}

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND **ADDRESS**

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

OF GOVERNMENTAL UNIT NOTICE LAW

None $\mathbf{\Lambda}$

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND **ADDRESS**

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL

LAW

None \mathbf{V}

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT **DOCKET NUMBER**

STATUS OR DISPOSITION

Document

18. Nature, location and name of business

None \square

a. If the debtor is an individual, list the names, addresses, taxpaver identification numbers, nature of the businesses. and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or

equity securities within the six years immediately preceding the commencement of this case. LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

NATURE OF **BEGINNING AND ENDING** BUSINESS

DATES

7

None \square

NAME

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature s/ Jose T. Marrufo Date 5/15/2008 of Debtor Jose T. Marrufo

Date <u>5/15/2008</u> Signature s/ Bertha A. Marrufo of Joint Debtor Bertha A. Marrufo

(if any)

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Form 8 (10/05)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

In re: Jose I. Marruto B	ertna A. Marruto			Case No.	
	Debto	ors ,		Chapter 7	
CHAPTER	7 INDIVIDUAL D	EBTOR'S	STATEME	NT OF INTE	NTION
☐ I have filed a schedule of asset	ets and liabilities which includes	debts secured by pr	operty of the estate) .	
☐ I have filed a schedule of exec	cutory contracts and unexpired le	eases which includes	s personal property	subject to an unexpir	ed lease.
☐ I intend to do the following wit	th respect to the property of the e	estate which secures	those debts or is	subject to a lease:	
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1. 2005 Dodge Caravan	Chrylser Financial				Х
Description of Leased Property	Lessor's Name	Lease will be assumed pursu to 11 U.S.C. § 362(h)(1)(A)	ant		
None					
s/ Jose T. Marrufo	5/15/2008	5	s/ Bertha A. Ma	rrufo 5/²	15/2008
Jose T. Marrufo Signature of Debtor	Date		Bertha A. Marr	_	te

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

			Eastern Division		
In re:	Jose T. Marrufo		Bertha A. Marrufo	Case No.	
		Debtors		Chapter	7
	DISCLO	SURE O	F COMPENSATION (FOR DEBTOR	OF ATTORNE	(
and paid	that compensation paid to me within	n one year befor e rendered on b	016(b), I certify that I am the attorney fe the filing of the petition in bankruptcy ehalf of the debtor(s) in contemplation	, or agreed to be	r(s)
	For legal services, I have agreed to	accept		\$	1,200.00
	Prior to the filing of this statement I	have received		\$	1,200.00
	Balance Due			\$	0.00
2. The	source of compensation paid to me	was:			
	✓ Debtor		Other (specify)		
3. The	source of compensation to be paid	to me is:			
	□ Debtor		Other (specify)		
4. ☑	I have not agreed to share the about of my law firm.	oove-disclosed o	compensation with any other person ur	nless they are members an	d associates
	my law firm. A copy of the agree attached.	ment, together v	pensation with a person or persons wh with a list of the names of the people sh ender legal service for all aspects of th	naring in the compensation	
a)	Analysis of the debtor's financial a petition in bankruptcy;	situation, and re	endering advice to the debtor in determ	ining whether to file	
b)	Preparation and filing of any petit	tion, schedules,	statement of affairs, and plan which m	ay be required;	
c)	Representation of the debtor at the	ne meeting of cr	editors and confirmation hearing, and	any adjourned hearings the	ereof;
d)	[Other provisions as needed]				
6. By	agreement with the debtor(s) the ab	ove disclosed fe	e does not include the following service	es:	
	Adversary Proceedings				
			CERTIFICATION		
	ertify that the foregoing is a complete sentation of the debtor(s) in this ban		ny agreement or arrangement for payn Jing.	nent to me for	
Dated	: <u>5/15/2008</u>				
l					

Gregory J. Martucci, Bar No. 6185842

Law Office of Gregory J. Martucci, P.C.

Attorney for Debtor(s)

B 201 (04/09/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

B 201 Page 2

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Gregory J. Martucci		5/15/2008
Printed Name of Attorney	Signature of Attorney	Date
Address:		
Law Office of Gregory J. Martucci, P.C. 203 E. Irving Park Road Roselle, IL 60172		
(630) 980-8333		
	Certificate of the Debtor	
We, the debtors, affirm that we have received a	and read this notice.	
Jose T. Marrufo	Xs/ Jose T. Marrufo	5/15/2008
Bertha A. Marrufo	Jose T. Marrufo	
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X s/ Bertha A. Marrufo	5/15/2008
Case No. (if known)	Bertha A. Marrufo	
`	Signature of Joint Debtor	Date

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Jose T. Marrufo

Bertha A. Marrufo

Debtors.

Case No.

Chapter 7

STATEMENT OF MONTHLY NET INCOME

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor	Joint Debtor
Six months ago	\$ <u>1,928.41</u>	\$0.00
Five months ago	\$ <u>1,830.33</u>	\$0.00
Four months ago	\$ <u>1,712.57</u>	\$0.00
Three months ago	\$ <u>1,749.95</u>	\$0.00
Two months ago	\$ <u>1,812.60</u>	\$0.00
Last month	\$ <u>1,623.43</u>	\$0.00
Income from other sources	\$0.00	\$6,828.00
Total net income for six months preceding filing	\$ 10,657.29	\$ 6,828.00
Average Monthly Net Income	\$ <u>1,776.21</u>	\$ <u>1,138.00</u>

Attached are all payment advices received by the undersigned debtor prior to the petition date, we declare under penalty of perjury that we have read the foregoing statement and that it is true and correct to the best of our knowledge, information, and belief.

Dated: <u>5/15/2008</u>	<u> </u>
	s/ Jose T. Marrufo
	Jose T. Marrufo
	Debtor
	s/ Bertha A. Marrufo
	Bertha A. Marrufo
	Joint Debtor